

Protection Designed Specifically for Photographers

Your equipment is an extension of you. Cameras, lenses, lighting and electronics are more than just tools; they are your means of expression, your livelihood. NANPA's program provides worldwide protection for all of your photography equipment and does not impose the severe limitations found in most homeowners' policies.

NANPA's program even protects your computer equipment used in photographic imaging. And, we offer increased limits for leased and borrowed equipment, something no other program can boast.

Photography Equipment Fully Protected Worldwide

You won't find better insurance anywhere. Our "all-risk" worldwide policy protects against breakage, fire, vandalism and theft (except for mysterious disappearance) and includes extended warranty and maintenance contracts in the assessment of a loss. We also provide an optional blanket limit for unscheduled items under \$500. You'll feel confident that all your equipment is well protected.

Insurance as Simple as Sending a Fax

The application attached includes all of the information we need to issue your policy. Applications are generally approved within 48 hours of receipt. With an extremely competitive rate, a low \$250 deductible and affordable minimum premiums, can you afford not to have this caliber of insurance?

Features of NANPA's Program Include the Following:

- ◇ "All risk" worldwide coverage (exclusive of mysterious disappearance)
- ◇ Very competitive rate of \$2.30 per \$100 of insured values
- ◇ Policy premium as low as \$350
- ◇ Unscheduled coverage available for items under \$500, without specifically listing each item on your equipment schedule
- ◇ Coverage for leased/borrowed equipment included to \$1,000; can be increased
- ◇ Coverage for newly acquired equipment to \$5,000 for 180 days
- ◇ Scheduled "equipment" includes computer equipment used in photographic imaging
- ◇ Includes extended warranty/maintenance contract reimbursement coverage
- ◇ Application accepted within 48 hours of receipt
- ◇ Applicants must be current NANPA members
- ◇ A comprehensive program available in all 50 states

For program information and application, go to www.nanpa.org/insurance.html or go to www.randinsurance.com and click on "NANPA".

For additional questions about the program contact a Rand representative at nanpa@randinsurance.com or Rand Insurance, Inc.
50 Locust Avenue.
New Canaan, CT 06840
Phone: (203) 966-2677
Fax: (203) 966-7355



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Rand Insurance, Inc. serves as the administrator of the NANPA Photographer's Equipment Insurance Program. Together with Chubb, Rand has designed a program that specifically targets the needs of photographers. Rand Insurance is committed to provide service excellence with understanding and innovation. Rand's experienced professionals have been providing this quality of service to their customers, both large and small, for more than fifty years.



Chubb Group of Insurance Companies
15 Mountain View Road
Warren, New Jersey 07059

Chubb has been providing personal and commercial insurance since 1882 and counts some of the world's most renowned photographers among its special customers. For several years running, Chubb has consistently been rated highest among insurance carriers for quality of service in the Goldman, Sachs survey of insurance agents and brokers. Chubb also earns the top ratings for claims-paying ability from Standard & Poor's (AAA) Moody's (AAA) and for financial stability (A++) from A.M. Best.



Photographer's Equipment Insurance Program

Dear NANPA Members:

We are pleased that NANPA has been able to offer an outstanding camera equipment program to our members. The Photographer's Equipment Insurance Program offers insurance specifically designed for the NANPA photographer, including worldwide protection and 24-hour claim reporting.

NANPA developed this program in partnership with experts at Rand Insurance and with member insurers of the Chubb Group of Insurance Companies. Both Rand and Chubb are known for the quality of service they provide and for their innovative insurance solutions – Rand as a premier independent insurance agency, and Chubb as the insurer-of-choice among many commercial and personal insurance clients around the world.

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies underwriting coverage: Federal Insurance Company, Great Northern Insurance Company, Northwestern Pacific Indemnity, Pacific Indemnity Company, Texas Pacific Indemnity Company, Vigilant Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of Canada. Not all insurers do business in all jurisdictions. This literature is descriptive only. The precise coverage afforded is subject to the terms and conditions of the policies as issued.



Rand Insurance, Inc.
50 Locust Avenue
New Canaan, CT 06840



Chubb Group of Insurance Companies
15 Mountain View Road
Warren, New Jersey 07059

NANPA Photographer's Equipment Insurance Program Application

Applicant Name: _____

Mailing Address: _____

Business Location (if different than above): _____

Phone: _____ Fax: _____

Email: _____

NANPA Member number: _____

Requested Effective Date of Insurance: _____

Scheduled Owned Equipment:** \$ _____

Blanket limit for owned unscheduled equipment: \$ _____
(provides unscheduled coverage for items with individual values under \$500)

Leased/Borrowed Equipment (\$1,000 limit automatically provided)
Additional Limits Available: \$2,500, \$5,000, \$7,500, or \$10,000. \$ _____
Please attach a schedule of items for coverage in excess of \$10,000.

Total Value of Equipment to be Covered: \$ _____

Rate (multiply total equipment amount by .0230)* .0230

Annual Premium: (subject to minimum policy premium of \$350)* \$ _____

**Please attach an itemized equipment schedule including the manufacturer, model/description, serial number, date purchased and amount of insurance requested.

Signature of Applicant: _____ Date _____

Please do not send payment with application.

Chubb will bill you upon issuance of your policy.

Send this application to:

Rand Insurance, Inc.
50 Locust Avenue
New Canaan CT 06840
Or fax to: (203) 966-7355
Or email to: nanpa@randinsurance.com

*Rate and minimum premium effective 3/01/04